

In re:
Joseph Zwicharowski
Debtor

Case No. 17-11811-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 04, 2024

User: admin
Form ID: 138FIN

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2024:

Recip ID	Recipient Name and Address
db	#+ Joseph Zwicharowski, 3982 Carteret Drive, Philadelphia, PA 19114-2006

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 05 2024 00:08:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 05 2024 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 06, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2024 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor Wells Fargo Bank N.A. amps@manleydeas.com

District/off: 0313-2

User: admin

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ANDREW L. SPIVACK

on behalf of Creditor Wells Fargo Bank N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com

ANDREW L. SPIVACK

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper andrew.spivack@brockandscott.com
wbecf@brockandscott.com

BRAD J. SADEK

on behalf of Debtor Joseph Zwicharowski brad@sadeklaw.com
bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

CHRISTOPHER A. DENARDO

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com

CHRISTOPHER A. DENARDO

on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com

DANIELLE BOYLE-EBERSOLE

on behalf of Creditor U.S. Bank N.A. as trustee, et al. c/o Select Portfolio Servicing, Inc. dboyle-ebersole@hoflawgroup.com,
PABKAttorneyecf@orlans.com

DENISE ELIZABETH CARLON

on behalf of Creditor Brighthouse Life Insurance Company bkgroup@kmlawgroup.com

JEROME B. BLANK

on behalf of Creditor Ocwen Loan Servicing LLC jblank@pincuslaw.com, mmorris@pincuslaw.com

JEROME B. BLANK

on behalf of Creditor Wells Fargo Bank N.A. jblank@pincuslaw.com, mmorris@pincuslaw.com

JOSHUA I. GOLDMAN

on behalf of Creditor MCLP Asset Company Inc. Josh.Goldman@padgettlawgroup.com,
angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN S. FRANKEL

on behalf of Creditor Nationstar Mortgage LLC pa-bk@logs.com

KRISTEN D. LITTLE

on behalf of Creditor Nationstar Mortgage LLC KRLITTLE@FIRSTAM.COM

MARTIN A. MOONEY

on behalf of Creditor TD Bank N.A. as successor in interest to Commerce Bank, N.A. Martin.Mooney@ag.ny.gov,
kcollins@schillerknapp.com

MICHAEL JOHN CLARK

on behalf of Creditor Nationstar Mortgage LLC mclark@squirelaw.com

MICHELLE L. MCGOWAN

on behalf of Creditor MCLP Asset Company Inc. mimcgowan@raslg.com

PAMELA ELCHERT THURMOND

on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov

SARAH K. MCCAFFERY

on behalf of Creditor U.S. BANK N.A. AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE J.P. MORGAN
MORTGAGE TRUST 2007-S3 MORTGAGE PASS-THROUGH CERTIFICATES c/o Select Portfolio Servicing, Inc.
smccaffery@pincuslaw.com, ckohn@hoflawgroup.com

THOMAS SONG

on behalf of Creditor Ocwen Loan Servicing LLC tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 21

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Joseph Zwicharowski)	Case No. 17-11811-amc
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

NOTICE OF DEADLINE TO OBJECT TO FINAL REPORT

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has filed his final report and account. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed within 30 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may approve the Trustee's Final Report and Account.

Date: September 4, 2024

For The Court

Timothy B. McGrath
Clerk of Court